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PATENT
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Curry et al.)
Serial No.: 10/811,318)
Filing Date: March 26, 2004)
) Examiner:
) Art Unit:

Title: STRUCTURED CREDIT ENHANCEMENTS

INFORMATION DISCLOSURE STATEMENT

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Applicants, in accordance with their duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the reference(s) listed on the accompanying form PTO/SB/08. A copy of each reference is enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully submitted,

Date: Apr. 14, 2004


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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/811,318
				Filing Date	March 26, 2004
				First Named Inventor	Curry
				Art Unit	
				Examiner Name	
(use as many sheets as necessary)					
Sheet	1	of	1	Attorney Docket Number	040252

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Signature		Date Considered	
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